

Exhibit E



PO BOX 2577
OMAHA NE 68103-2577

JAMES M KEARNS ROLLOVER IRA
TD AMERITRADE CLEARING CUSTODIAN
3817 PINETOP RD
GREENSBORO, NC 27410

Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.¹

Portfolio Summary: Tracks the current value of your portfolio as of the report date and compares it to the prior month. The asset allocation indicates your portfolio diversification by investment type.

= Total Account Equity / (Total Long Marginable Value + Total Short Value)

Activity Summary: The opening and closing cash balances are reconciled here for quick reference.

All account activity is summarized for the current period and year-to-date.

Income & Expense Summary (non-IRAs only): This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

Retirement Account Summary (IRAs only): Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current account value including Alternative investments as of December 31 of the previous year and will be furnished to the IRS.

Performance Summary: Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

Account Positions: View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income and average cost per share are displayed for your reference the oldest purchase date is shown for an indication of your holding period. This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

Account Activity: All account activity is listed in dated order, and reflected in the closing cash balance. Transactions will be reflected in the Account Activity section next month.

Trades Pending Settlement: Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

Online Cash Services Transaction Detail: Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

Online Cash Services Summary: Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

Accuracy of Reports: Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact us at 800-669-3900 within ten (10) days of your receipt of this statement. Any oral statements that you have made to us should be confirmed in writing. The statement will otherwise be considered conclusive.

Account Protection: TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Two of the Program Banks are TD Bank, N.A. and TD Bank USA, N.A., both affiliates of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to www.fdic.gov. Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including up to \$250,000 for claims for cash). Explanatory brochure is available on request at www.sipc.org.

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Due to rounding adjustments, the statement details may not equal the statement totals.

²Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you. Tax Reporting: The portfolio report is not a tax document. You will receive Form 1099 for annual gains, taxes withheld, and sales proceeds. Some payments are subject to reclassification which will be reflected on subsequent tax reports.

Cost Basis: Cost/Basis, Tax/Lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

Margin and Options Account Agreements: Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

Current Market Prices: The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio reports are provided as general information and do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally illiquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

Bonds Quantity: The figure on the statement represents the number of bonds. For example \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

Alternative Investments ("AI"), also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically illiquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the programs' net assets, and/or third party tender offers that have been provided by the management, administration, and/or sponsor of each program or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. All transaction fees are applicable to purchases, capital call processing, and redemptions.

△ Distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such parties and will be reported on a Form 1099 or K-1, as applicable. △ Auction Rate Securities ("ARS") Pricing: The market values for ARS securities have been obtained, if available, from quotation services another independent source. The accuracy of the market, and is chargeable, if any, on such transactions are executed. (i) federal and state laws, and the rules and regulations promulgated thereunder; and (ii) the rules and regulations of FINRA and the Federal Reserve System.

Al transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and is chargeable, if any, on such transactions are executed. (i) federal and state laws, and the rules and regulations promulgated thereunder; and (ii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-283-9989 or www.finra.org.

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date.

Simple interest is accrued daily based on the interest rate per each day's balance.

Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the websites of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

Financial Statement Notification: The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

Option Assignment: All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

Free Credit Balances (Rule 15c3-2 & 3): Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

Margin Accounts (Regulation T): If you have a margin account, this report is a combination of your margin account and a special margin account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

Payment for Order Flow Disclosure (Rules 606 and 607): The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker-dealers, exchanges and alternative trading systems (including electronic communications networks)) for execution. Compensation generally is in the form of a per share or per contract cash payment. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. TD Ameritrade posts SEC Rule 606 quarterly reports that include order routing disclosures at www.tdameritrade.com. A written copy is available upon request. In addition, on request, TD Ameritrade will provide the identity of the venue to which your orders were routed for execution in the six months prior to the request. Whether the orders were directed orders or non-directed orders, and the time of the transactions, if any, that resulted from such orders.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including when applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price disimprovement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement is available under certain market conditions and for certain order types and we regularly monitor executions to test for such improvement if available.

Trade Confirmations (Rule 10b-10): All confirmations are transmitted on the transaction date.

If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

Futures/Options Disclosures for EU Clients: In accordance with the Packaged Retail and Insurance-based Investment Products - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/pricings-regulation/page>

Taxes: Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be included on the price of the security or charged as an independent line item.

Privacy Policy Notification: A copy of the TD Ameritrade privacy policy, is available at www.tdameritrade.com

Callable Securities: The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copy. Details of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3900, or writing to P.O. Box 2209, Omaha, NE 68103, or by email at clientservices@tdameritrade.com. The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST-T statement on which the error or problem appeared.

(1) Tell us your name and account number.

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



Statement Reporting Period:
12/01/18 - 12/31/18

800-669-3900
TD AMERITRADE
DIVISION OF TD AMERITRADE INC
PO BOX 2209
OMAHA, NE 68103-2209
TD Ameritrade Clearing, Inc., Member SIPC

Statement for Account # [REDACTED] 6941

JAMES M KEARNS ROLLOVER IRA
TD AMERITRADE CLEARING CUSTODIAN
3817 PINETOP RD
GREENSBORO, NC 27410

Investment	Current Value	Prior Value	Portfolio Summary		Estimated Income	Estimated Yield	Portfolio Allocation
			Period Change	% Change			
Cash	\$ -	\$ -	\$ -	-	\$ -	-	0.06%
Insr'd Dep Acct (IDA)	20,184.88	16,200.64	3,984.24	24.6%	-	-	-
Money Market	-	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-	-
Stocks	114,213.15	115,291.65	(1,078.50)	(0.9)%	4,464.99	3.9%	-
Short Stocks	-	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-	-
Options	-	-	-	-	-	-	-
Short Options	-	-	-	-	-	-	-
Mutual Funds	141,634.54	145,141.10	(3,506.56)	(2.4)%	2,180.17	1.5%	-
Other	-	-	-	-	-	-	-
Total	\$276,032.57	\$276,633.39	(\$600.82)	(0.2)%	\$6,645.16	2.4%	

Cash Activity Summary	Current	YTD	Retirement Account Summary				Performance Summary
			2018 PTD	2018 YTD	2017 YTD	Cost Basis As Of - 12/31/18 **	
Opening Balance	\$ 0.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$201,356.53
Securities Purchased	-	-	Contributions	-	-	-	57,449.23
Securities Sold	-	-	Distributions	-	-	-	(2,958.07)
Contributions	-	-	Plan Contribution	-	-	-	-
Distributions	-	-	Rollover	-	-	-	8,859.78
Income	3,983.34	8,859.78	Direct Transfer	-	-	-	282,959.46
Expense	-	-	Tax Withheld	-	-	-	
Other	(3,983.34)	(8,859.78)	Recharact	-	-	-	
Closing Balance	\$ 0.00	\$ 0.00	Roth Conv.	-	-	-	-

Statement for Account # [REDACTED] 6941
 12/01/18 - 12/31/18

Required Minimum Distribution (RMD)				RMD Amount Remaining
RMD Amount	RMD Due Date*	RMD Amount Taken		
\$21,734.85	12/31/2019	-		\$21,734.85
				*If you turned 70 1/2 in 2017 or before: You will need to withdraw your 2019 RMD by December 31, 2019. Our calculations are based on the IRS' Uniform Lifetime table and on your account value at the end of the last year. If your spouse is listed as your 100% primary beneficiary and is greater than 10 years younger than you, our calculation is based upon the Joint Lifetime table and your account value at the end of last year. Distributions scheduled for a future date are not factored in the above figures. Failure to fully satisfy your RMD may result in a 50% IRS penalty on the amount not satisfied.
				If you have set up a systematic RMD distribution, please have funds available prior to the date of the scheduled distribution.
Income Summary Detail*				
Description	Current	Year to Date		
Ordinary Dividends	\$ 1,942.07	\$ 6,818.51		
Short Term Capital Gains	1,300.32	1,300.32		
Long Term Capital Gains	740.95	740.95		
IDA Interest	0.90	5.77		

Account Positions						
Investment Description	Symbol/ CUSIP	Quantity	Current Price	Purchase Value	Market Date	Cost Basis
Stocks - Cash						
WESTERN ASSET INFLATION	WIA	10,785	\$ 10.59	\$ 114,213.15	08/26/04	\$ 117,171.22
COM SH BEN INT						
Total Stocks						
		\$114,213.15		\$117,171.22		\$2,958.07)
						\$4,464.99
						3.9%
Mutual Funds - Cash						
PIMCO FUNDS INTERNATIONAL BOND UNHEDGED A	PFUAX	15,245.914	\$ 9.29	\$ 141,634.54	08/26/04	\$ 84,185.31
						\$ 57,449.23
						\$2,180.17
						1.5%
Total Mutual Funds						
		\$141,634.54		\$84,185.31		\$57,449.23
						\$2,180.17
						1.5%
Total Cash Account						
		\$255,847.69		\$201,356.53		\$54,491.16
						\$6,645.16
						2.6%

*This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

Statement for Account # █ 6941
 12/01/18 - 12/31/18

Account Activity							Symbol/ CUSIP	Quantity	Price	Amount	Balance
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description							
Opening Balance											
12/03/18	12/03/18	Cash	Div/Int - Income	PIMCO FUNDS INTERNATIONAL BOND UNHEDGED A Payable: 11/30/2018	PFUAX	-	\$ 0.00	\$ 209.44		\$ 0.00	209.44
12/04/18	12/04/18	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(209.44)		0.00	
12/13/18	12/13/18	Cash	Div/Int - Income	PIMCO FUNDS INTERNATIONAL BOND UNHEDGED A Payable: 12/12/2018	PFUAX	-	0.00	1,300.32		1,300.32	
12/13/18	12/13/18	Cash	Div/Int - Income	Short Term Cap Gains 1300.32	PFUAX	-	0.00	740.95		2,041.27	
12/14/18	12/14/18	Cash	Journal - Other	PIMCO FUNDS INTERNATIONAL BOND UNHEDGED A Payable: 12/12/2018	PFUAX	-	-	0.00	(2,041.27)	0.00	
12/27/18	12/27/18	Cash	Div/Int - Income	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	1,360.55		1,360.55	
12/28/18	12/28/18	Cash	Journal - Other	PIMCO FUNDS INTERNATIONAL BOND UNHEDGED A Payable: 12/26/2018	PFUAX	-	-	0.00	(1,360.55)	0.00	
12/31/18	12/31/18	Cash	Div/Int - Income	WESTERN ASSET INFLATION COM SH BEN INT Payable: 12/31/2018	WIA	-	-	0.00	372.08	372.08	
12/31/18	12/31/18	Cash	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(372.08)		0.00	
											\$ 0.00

*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Statement for Account # [REDACTED] 6941
 12/01/18 - 12/31/18

Begin Date	Balance	MTD PAID
12/01/18	\$ 16,200.64	\$ -
12/04/18	16,410.08	-
12/14/18	18,451.35	-
12/28/18	19,811.90	-
12/31/18	20,183.98	0.90
Total Interest Income		\$0.90

Insured Deposit Account Interest Credited			
	Number of Days	Interest Rate	Interest Accrued
	3	0.0600	\$ 0.08
	10	0.0600	0.27
	14	0.0600	0.42
	3	0.0600	0.10
	1	0.0600	0.03
Total Interest Income			\$0.90

Insured Deposit Account Activity						
Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code
Opening Balance						Amount
12/04/18	-	12/04/18	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
12/14/18	-	12/14/18	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
12/28/18	-	12/28/18	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
12/31/18	-	12/31/18	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-
12/31/18	-	12/31/18	Received	Interest: Insured Deposit Account Bank NA	-	-
Closing Balance						\$20,184.88
TD Bank NA						\$20,184.88

ANNUAL MARGIN DISCLOSURE
 FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Two of the Program Banks are TD Bank, N.A. and TD Bank USA, N.A., both affiliates of TD Ameritrade. The IDA balances are not covered by the Securities Investor Protection Corporation (SIPC) protection applicable to your brokerage account.

Important Information

Securities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a result, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required equity in the account.

Important Information

It is important that you fully understand the risks involved in trading securities on margin. These risks include the following: **You can lose more funds than you deposit in the margin account. The firm can force the sale of securities or other assets in your accounts). The firm can sell your securities or other assets without contacting you. You are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" maintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call.**

STATEMENT OF FINANCIAL CONDITION

The most recent statement of financial condition for TD Ameritrade Clearing, Inc. may be obtained at no cost, via the Internet at <http://www.tdameritrade.com/financialstatement.html> or by contacting TD Ameritrade Clearing, Inc. at 1-800-669-3900. As of September 30, 2018, TD Ameritrade Clearing, Inc. had net capital and a net capital requirement of \$2.8 billion and \$524.9 million, respectively. A copy of the report and comments is currently available for customers' inspection at the principal office of the Securities and Exchange Commission in Washington, D.C. and the Denver, CO office of the Commission.

CALIFORNIA RESIDENTS

If your total payments of interest and interest-dividends on Federally Tax-Exempt non-California municipal bonds were \$10 or greater and you or your Partnership had a California address then TD Ameritrade will report this information to the California Franchise Tax Board each tax year per state statute.

OPTION-APPROVED ACCOUNTS

The Options Clearing Corporation has issued a supplement to the Options Disclosure Document. You can review a copy on their site at <http://www.theocc.com/about/publications/character-risks.jsp>. We also sent this information to the message center within your account. If you would like to receive a printed copy, please call 800-669-3900.